

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LISA MURPHY

Debtor(s)

Case No. 09-38795

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2009.
- 2) The plan was confirmed on 03/12/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/01/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,445.00.
- 10) Amount of unsecured claims discharged without payment: \$33,110.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,063.94
Less amount refunded to debtor	\$1,763.54

NET RECEIPTS: \$59,300.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,744.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,244.55

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	681.00	728.17	728.17	262.14	0.00
CHECK INTO CASH	Unsecured	850.00	NA	NA	0.00	0.00
CITY OF WAUKEGAN	Unsecured	NA	10,640.00	10,640.00	3,830.40	0.00
COMCAST	Unsecured	962.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	15,500.00	15,500.00	15,500.00	15,500.00	1,313.34
FORD MOTOR CREDIT CO	Unsecured	NA	15,771.15	15,771.15	5,677.61	0.00
HEIGHTS FINANCE CORP	Unsecured	3,448.00	1,758.83	1,758.83	633.18	0.00
HSBC TAXPAYER FINANCIAL SERV	Unsecured	1,483.00	1,483.00	1,483.00	533.88	0.00
ILLINOIS DEPT OF REVENUE	Priority	244.00	5,894.97	5,894.97	5,894.97	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	832.50	832.50	299.70	0.00
ILLINOIS LENDING CORP	Unsecured	NA	718.00	718.00	258.48	0.00
ILLINOIS LENDING CORP	Unsecured	3,693.00	3,004.30	3,004.30	1,081.55	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	356.00	358.28	358.28	128.98	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	317.00	317.80	317.80	114.41	0.00
LAKE COUNTY AUTO SALES	Secured	0.00	0.00	0.00	0.00	0.00
LAKE FOREST HOSPITAL	Unsecured	1,350.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	809.00	NA	NA	0.00	0.00
NORTH SHORE DENTAL CARE	Unsecured	400.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	645.00	645.24	645.24	232.29	0.00
PAYDAY LOAN STORE	Unsecured	1,250.00	0.00	0.00	0.00	0.00
PLAZA ASSOCIATES	Unsecured	159.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	719.00	721.58	721.58	259.77	0.00
REWARD ZONE PROGRAM MASTERC	Unsecured	687.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,748.00	1,264.00	1,264.00	455.04	0.00
STERLING INC	Unsecured	1,387.00	1,387.57	1,387.57	499.53	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THE AFFILIATED GROUP	Unsecured	194.00	NA	NA	0.00	0.00
THOMAS WEIGAL MD	Unsecured	400.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	1,674.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	250.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	NA	376.85	376.85	135.67	0.00
WELLS FARGO DEALERS SERVICES	Secured	15,000.00	15,000.00	15,000.00	15,000.00	944.91

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$30,500.00	\$30,500.00	\$2,258.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$30,500.00	\$30,500.00	\$2,258.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,894.97	\$5,894.97	\$0.00
TOTAL PRIORITY:	\$5,894.97	\$5,894.97	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,007.27	\$14,402.63	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,244.55</u>
Disbursements to Creditors	<u>\$53,055.85</u>
TOTAL DISBURSEMENTS :	<u>\$59,300.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/08/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.